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In the claims:

1. (Original) A method in which

virtual purchase information, which does not include any identifier or a real financial account, is provided, in an on-line connection to a merchant, to pay for an item,

the merchant provides the item and the virtual purchase information to a delivery service. at the delivery service, the virtual purchase information is converted to a real delivery address, and

the item is delivered to the delivery address.

- 2. (Original) The method of claim 1 in which the virtual purchase information includes a virtual account identifier.
- 3. (Original) The method of claim 2 in which the virtual purchase information includes a VETO-applied account number.
- 4. (Original) The method of claim 1 in which the virtual purchase information includes a virtual account transaction order.
- 5. (Original) The method of claim 4 in which the virtual account transaction order comprises a VETO order.
- (Original) The method of claim 1 also including physically associating a label that contains the virtual purchase information with the item.
- 7. (Original) The method of claim 1 in which the delivery service includes FEDEX or UPS or the United States Postal Service.

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8. (Original) The method of claim 1 also including storing the real delivery address and the related virtual purchase information in a database under the control of the delivery service.

- 9. (Original) the method of claim 1 in which the virtual purchase information is associated with a real financial account.
- 10. (Original) A method in which

virtual delivery information, which does not include any identifier of a real delivery address, is provided, in an on-line connection to a merchant, with respect to a purchase of an item.

the merchant provides the item and the virtual delivery information to a delivery service, at the delivery service, the virtual delivery information is converted to a delivery address, and

the item is delivered to the delivery address.

- 11. (Original) The method of claim 10 also including physically associating a label that contains the virtual delivery information with the item.
- 12. (Original) The method of claim 10 in which the delivery service includes FEDEX or UPS or the United States Postal Service.
- 13. (Original) The method of claim 10 also including storing the real delivery address and the related virtual delivery information in a database under the control of the delivery service.
- 14. (Original) A method comprising providing real delivery information to a delivery service, associating with the delivery information a code that does not itself reveal the delivery information.

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making the code known to the delivery service, and

in connection with a purchase of an item that is to be delivered according to the delivery information, providing the code to a merchant for forwarding to the delivery service.

- 15. (Original) The method of claim 14 in which the real delivery information includes personal information about a purchaser.
- 16. (Original) The method of claim 14 in which the personal information includes a name and an address.
- 17. (Original) The method of claim 14 in which the code is provided to the merchant electronically through a communication network.
- 18. (Original) The method of claim 14 in which the code is provided to the merchant telephonically.
- 19. (Original) The method of claim 14 also including the forwarding of the code to the delivery service.
- 20. (Original) The method of claim 14 also including delivering the item.
- 21. (Original) A method comprising

at a delivery service, storing personal delivery information associated with a consumer and storing a code corresponding to the personal delivery information, the code not itself revealing the personal delivery information,

receiving from a merchant a package for delivery to the consumer, and a code representing delivery information for the package,

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using the stored information and code to translate the code to the personal delivery information, and

delivering the package in accordance with the personal delivery information.

- 22. (Original) The method of claim 21 in which the personal delivery information includes a name and an address and may include other personal information.
- 23. (Original) The method of claim 11 in which multiple packages bearing the code are received at different times.

24. (Original) Apparatus comprising

a package to be delivered to a customer, the package containing an item sold by a merchant to the customer, and

a code representing delivery instructions for the package, the code not itself revealing the delivery instructions,

the package being free of any direct indication of the delivery instructions so that a person observing the package is unable to determine the delivery instructions without knowledge of the association between the code and the delivery instructions.

25. (Original) A method comprising

delivering a package to a package delivery service, the package containing an item sold by a merchant to the customer,

providing the package delivery service a code representing delivery instructions for the package, the code not itself revealing the delivery instructions,

the package being free of any direct indication of the delivery instructions so that a person observing the package is unable to determine the delivery instructions without knowledge of the association between the code and the delivery instructions.

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26. (Original) A method comprising

establishing a virtual account with a virtual account issuer, the virtual account being associated with a financial account,

associating a package delivery code with the virtual account, the package delivery code representing, but not itself revealing, delivery instructions for packages directed to a holder of the virtual account, and

providing the package delivery code to a package delivery service for use in delivering packages of items purchased from merchants using the virtual account.